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> IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA (Philadelphia)

IN RE:

DANIEL J ATKINS BK. No. 16-14113-MDC

SARA A ATKINS

**Debtors** Chapter No. 13

U.S. BANK NATIONAL ASSOCIATION

Movant

**DANIEL J ATKINS** 11 U.S.C. §362

SARA A ATKINS

Respondents

:

## MOTION OF U.S. BANK NATIONAL ASSOCIATION FOR RELIEF FROM AUTOMATIC STAY UNDER §362 PURSUANT TO BANKRUPTCY PROCEDURE RULE 4001

Movant, by its attorneys, PHELAN HALLINAN DIAMOND & JONES, LLP, hereby requests a termination of Automatic Stay and leave to foreclose on its mortgage on real property owned by Debtors DANIEL J ATKINS AND SARA A ATKINS.

- 1. Movant is U.S. BANK NATIONAL ASSOCIATION.
- 2. Debtors, DANIEL ATKINS AND SARA ATKINS are the owners of the premises located at 145 ROCK GLEN RD, WYNNEWOOD, PA 19096, hereinafter known as the mortgaged premises.
  - 3. Movant is the holder of a mortgage on the mortgaged premises.
- 4. Debtors' failure to tender monthly payments in a manner consistent with the terms of the Mortgage and Note result in a lack of adequate protection.
- 5. Movant wishes to institute foreclosure proceedings on the mortgage because of Debtors' failure to make the monthly payment required hereunder.
- 6. The foreclosure proceedings to be instituted were stayed by the filing of the instant Chapter 13 Petition.
- 7. As of February 2, 2018, Debtors have failed to tender post-petition mortgage payments for the months of July 2017 through February 2018. The monthly payment amount for the months of July 2017 through November 2017 is \$2,264.37, payment amount for the months of

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December 2017 through February 2018 is \$2,286.60, less suspense in the amount of \$34.31, for a total

amount due of \$18,147.34. The next payment is due on or before March 1, 2018 in the amount of

\$2,286.60. Under the terms of the Note and Mortgage, Debtors have a continuing obligation to remain

current post-petition and failure to do so results in a lack of adequate protection to Movant.

8. Movant has cause to have the Automatic Stay terminated as to permit Movant

to complete foreclosure on its mortgage.

9. Movant specifically requests permission from the Honorable Court to

communicate with Debtors and Debtors' counsel to the extent necessary to comply with applicable

nonbankruptcy law.

10. Movant requests that Federal Rule of Bankruptcy Procedure 3002.1 be waived.

WHEREFORE, Movant respectfully requests that this Court enter an Order;

a. Modifying the Automatic Stay under Section 362 with respect to **145 ROCK** 

GLEN RD, WYNNEWOOD, PA 19096 (as more fully set forth in the legal description attached to

the Mortgage of record granted against the Premises), as to allow Movant, its successors and

assignees, to proceed with its rights under the terms of said Mortgage; and

b. Movant specifically requests permission from this Honorable Court to

communicate with Debtors and Debtors' counsel to the extent necessary to comply with applicable

nonbankruptcy law; and

c. Waiving Federal Rule of Bankruptcy Procedure 3002.1; and

d. Granting any other relief that this Court deems equitable and just.

/s/ Jerome Blank, Esquire

Jerome Blank, Esq., Id. No.49736

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February 14, 2018